

Debtor **Amina Richey**

Case number **16-63941-pmb**

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	M. Regina Thomas Clerk of Court 1340 Russell Federal Building 75 Ted Turner Drive SW Atlanta, GA 30303	Office Hours: <u>8:00 a.m. – 4:00 p.m.</u> Court website: www.ganb.uscourts.gov Contact phone 404-215-1000
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Bring a copy of this notice with you. Creditors may attend, but are not required to do so. Cellular phones and other devices with cameras are not allowed in the building.	September 12, 2016 at 03:00 PM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. TO THE DEBTOR: Bring an original government issued photo ID and confirmation of social security number. Provide the Trustee a copy of your most recently filed tax return seven days prior to the meeting, but DO NOT FILE WITH THE COURT.	Location: Third Floor – Room 365, Russell Federal Building, 75 Ted Turner Drive SW, Atlanta, GA 30303
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9).	Filing deadline: 11/14/16 Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	Filing deadline: 30 days after the conclusion of the meeting of creditors
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

Certificate of Notice Page 3 of 4

United States Bankruptcy Court
Northern District of GeorgiaIn re:
Amina Richey
DebtorCase No. 16-63941-pmb
Chapter 7

CERTIFICATE OF NOTICE

District/off: 113E-9

User: amm
Form ID: 309aPage 1 of 2
Total Noticed: 32

Date Rcvd: Aug 10, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 12, 2016.

db +Amina Richey, 35 Dairyland Drive, Covington, GA 30016-1362
 tr +Janet G. Watts, P. O. Box 430, Jonesboro, GA 30237-0430
 20077958 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
 (address filed with court: The Home Depot, 541 Sid Martin Rd, Gray, TN 37615)
 20077934 +Central Credit Services, LLC, 20 Corporate Hills Drive, Saint Charles, MO 63301-3749
 20077936 +Citibank, 399 Park Ave, New York, NY 10022-4699
 20077937 +City of Atlanta Municipal Court, 150 Garnett St, SW, Atlanta, GA 30303-3612
 20077946 +FORTIVA, P.O. Box 105555, Atlanta, GA 30348-5555
 20077944 +First National Collection Bureau, 610 Waltham Way, Sparks, NV 89434-6695
 20077949 +McCullough Payne Haan & Nadler, LLC, 271 17th Street, NW, Suite 2200,
 Atlanta, GA 30363-6213
 20077950 +North America Credit Services, 2810 Walker Road, P.O. Box 182221,
 Chattanooga, TN 37422-7221
 20077951 +Professional Account Management, 633 W. Wisconsin Ave, Milwaukee, WI 53203-1920
 20077952 +Rockdale Medical Center ER Physicians, 1412 Milstead Avenue, Conyers, GA 30012-3877
 20077953 +Santander Consumer USA, 1601 Elm St, 15th Fl, Dallas, TX 75201-4701
 20077959 +Viking Client Services, P.O. Box 44997, Minneapolis, MN 55344-2697

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 aty E-mail/Text: bankruptcy@sneedlaw.net Aug 10 2016 21:11:01 Shannon D Sneed,

Shannon D. Sneed & Associates PC, 2112 Lee Street, P. O. Box 1245, Covington, GA 30015
 tr +EDI: FJGWATTS.COM Aug 10 2016 20:53:00 Janet G. Watts, P. O. Box 430,
 Jonesboro, GA 30237-0430
 ust +E-mail/Text: ustpreion21.at.ecf@usdoj.gov Aug 10 2016 21:12:17
 Office of the United States Trustee, 362 Richard Russell Building, 75 Ted Turner Drive, SW,
 Atlanta, GA 30303-3315
 20077932 +EDI: CINGMIDLAND.COM Aug 10 2016 20:53:00 ATT, 208 S Akard St, Dallas, TX 75202-4295
 20077931 +EDI: RMSC.COM Aug 10 2016 20:53:00 American Signature, P.O. Box 965036,
 Orlando, FL 32896-5036
 20077933 +EDI: CAPITALONE.COM Aug 10 2016 20:53:00 Capital One Bank USA, P.O. Box 30285,
 Salt Lake City, UT 84130-0285
 20077935 +EDI: CHASE.COM Aug 10 2016 20:53:00 Chase Bank Usa, P.O. Box 15548,
 Wilmington, DE 19886-5548
 20077938 EDI: WFNBNB.COM Aug 10 2016 20:53:00 Comenity Bank, P.O. Box 18279, Columbus, OH 43218
 20077939 +EDI: RCSFNBMARIN.COM Aug 10 2016 20:53:00 Credit One Bank, P.O. Box 98873,
 Las Vegas, NV 89193-8873
 20077943 +EDI: TSYS2.COM Aug 10 2016 20:53:00 DSNB/Macys, P.O. Box 8218, Mason, OH 45040-8218
 20077940 +EDI: NAVIENTFKASMDOE.COM Aug 10 2016 20:53:00 Dept Of ED/NAVIENT, P.O. Box 9635,
 Wilkes Barre, PA 18773-9635
 20077941 +EDI: NAVIENTFKASMDOE.COM Aug 10 2016 20:53:00 Dept Of Education/NAVIENT, P.O. Box 9635,
 Wilkes Barre, PA 18773-9635
 20077942 +EDI: DCI.COM Aug 10 2016 20:53:00 Diversified Consultants, P.O. Box 551268,
 Jacksonville, FL 32255-1268
 20077942 +E-mail/Text: bankruptcy@dcicollect.com Aug 10 2016 21:13:14 Diversified Consultants,
 P.O. Box 551268, Jacksonville, FL 32255-1268
 20077945 +EDI: AMINFOFP.COM Aug 10 2016 20:53:00 First Premier Bank, 3820 N Louise Ave,
 Sioux Falls, SD 57107-0145
 20077947 +EDI: CBSKOHL.S.COM Aug 10 2016 20:53:00 KOHL'S, P.O. Box 2983, Milwaukee, WI 53201-2983
 20077954 +EDI: DRIV.COM Aug 10 2016 20:53:00 Santander Consumer USA, 5201 Rufe Snow Dr.,
 North Richland Hills, TX 76180-6036
 20077955 +E-mail/Text: ebnssterling@weltman.com Aug 10 2016 21:12:15
 Sterling Jewelers Inc/dba/Kay Jewelers, P.O. Box 740425, Cincinnati, OH 45274-0425
 20077957 +EDI: WTRRN BANK.COM Aug 10 2016 20:53:00 TD Bank USA, P.O. Box 673,
 Minneapolis, MN 55440-0673
 20077956 +EDI: WTRRN BANK.COM Aug 10 2016 20:53:00 Target, 3901 West 53rd St,
 Sioux Falls, SD 57106-4221

TOTAL: 20

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

20077948 ##+LVNV Funding LLC, P.O. Box 3038, Evansville, IN 47730-3038

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
 will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
 debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 113E-9

User: amm
Form ID: 309a

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Total Noticed: 32

Date Rcvd: Aug 10, 2016

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 12, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 10, 2016 at the address(es) listed below:

Janet G. Watts janet3870@att.net, GA35@ecfcbis.com;jgw@trustesolutions.net
Office of the United States Trustee ustpregion21.at.ecf@usdoj.gov
Shannon D Sneed on behalf of Debtor Amina Richey bankruptcy@sneedlaw.net

TOTAL: 3